

## INSURANCE COVERAGE REQUIREMENTS

Sample Subcontractor 122711.080411.041207.82206

**Insurance Requirements** – in accordance with the insurance articles of the Agreement, provide Certificates of Insurance, prior to starting the Work, for the following types of insurance and minimum limits outlined below. Please utilize the checkboxes to verify compliance with all the requirements prior to submitting the certificate.

- 1. **General Certificate Requirements**
    - The project name and location must be provided in the DESCRIPTION OF OPERATIONS.  
**Project: *INSERT PROJECT NAME AND ADDRESS***
    - Certificate Holder: *WELBRO Building Corporation 2301 Maitland Center Pkwy. Suite 250 Maitland, FL 32751***
    - E-mail certificates**, notices, and correspondence to [insurance@welbro.com](mailto:insurance@welbro.com)
    - The certificate must be dated with the current date and signed by an authorized representative.
    - Carriers must have an A.M. Best rating of A-, VI or better and be authorized to provide insurance in the state of the project.
    - Show complete insurance carrier name as listed in the A.M. Best Property & Casualty Guide and supply the NAIC #.
    - Carriers based outside the U.S. must provide evidence that the U.S. is included in the coverage territory of the policy.
    - Insurance coverages shall be maintained through the expiration of the warranty period.
    - Endorsements must show the policy number and expiration unless the endorsement no. is referenced on the certificate.
  
  - 2. **General Liability Insurance**
    - Commercial General Liability (supply copy of policy if a Business Liability Policy)
    - Occurrence Based
    - Each Occurrence Limit: .....\$1,000,000.00
    - Fire Damage/Damage to Rented Premises Limit: .....\$ 50,000.00
    - Personal/Advertising Injury Limit: .....\$1,000,000.00
    - General Aggregate Limit: .....\$2,000,000.00
    - Products – Completed Operations Aggregate Limit .....\$2,000,000.00
  
  - 3. **Automobile Liability Insurance**
    - Any Auto Combined Single Limit: .....\$1,000,000.00Coverage must provide for Any Autos; or (All Owned, Hired, and Non-Owned Autos); or (Scheduled, Hired, and Non-Owned Autos).
  
  - 4. **Excess / Umbrella Liability Insurance**
    - Each Occurrence Limit: .....\$1,000,000.00
    - Aggregate Limit: .....\$1,000,000.00
  
  - 5. **Workers Compensation and Employer's Liability Insurance**
    - Workers Compensation ..... Statutory
    - E.L. Each Accident: .....\$500,000.00
    - E.L. Disease – Ea. Employee: .....\$500,000.00
    - E.L. Disease – Policy Limit: .....\$500,000.00
    - Note whether there are any officer exclusions on certificate and if so, provide list of excluded people or attach the endorsement.
    - FLORIDA projects: Provide copies of exemption certificates issued by the State for all excluded officers.
    - TENNESSEE projects: We must be able to verify proper exemption filing on the State's website for all excluded officers. Commercial projects are limited to the first three (3) exemptions. Therefore, you may subsequently be required to add an officer back to the policy if this limitation has been met on the project.
  
  - 6. **Additional Insured Entities: = *WELBRO Building Corporation, the Owner, and others required by contract***
    - General Liability - Ongoing Operations on a primary and non-contributory basis – attach endorsement-blanket endorsements accepted.
    - General Liability - Completed Operations on a primary and non-contributory basis – attach endorsement-blanket endorsements accepted.
    - Excess Liability on a primary and non-contributory basis – attach endorsement-blanket accepted (*see below for follow-form option*).
    - Supply evidence of Additional Insureds coverage on a Primary and Non-Contributory Basis – attach endorsement-blanket accepted.Supply evidence of additional insureds coverage for the above listed entities for all 3 policies / coverages listed above on a primary and non-contributory basis. If the excess liability/umbrella policy is a follow-form policy, evidence of additional insureds can be provided with the following statement added to the DESCRIPTION OF OPERATIONS section of the certificate, "The excess liability policy follows the forms and endorsements of the underlying general liability policy". Otherwise, attach endorsements.
  
  - 7. **Waiver of Subrogation Entities: = *WELBRO Building Corporation, the Owner, and others required by contract***
    - General Liability Policy – attach endorsement-blanket endorsements accepted.
    - Workers Compensation Policy – attach endorsement-blanket endorsements accepted.
    - Excess Liability Policy – attach endorsement-blanket endorsements accepted (*see above for follow-form option*).Supply evidence of waiver of subrogation coverage for the above listed entities for all 3 policies listed above by attachment of endorsements.
  
  - 8. **Trade Specific Requirements** (based upon scope of work)
    - Sitework and Demolition work must include the following statement on the certificate or attach the Declarations Pages as evidence of coverage. "General liability policy does not contain an exclusion limiting or removing Explosion, Collapse, and Underground (XCU) property damage liability coverage."
    - EIFS/Synthetic Stucco installers must include the following statement on the certificate or attach the Declarations Pages as evidence of coverage. "General liability policy does not contain an exclusion limiting or removing liability arising out of damages caused by Synthetic Stucco or EIFS."
    - Surveying, Testing, and Design Services must provide evidence of Professional Liability Insurance coverage with the following limits:
      - Each Occurrence .....\$1,000,000.00
      - Aggregate .....\$1,000,000.00Certificate must include the following statement or attach the Declarations Pages as evidence of coverage: "Professional Liability policy does not contain an exclusion limiting or removing liability for Design/Build projects."
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9. **Project Specific Requirements** (based upon type of project)
  - Residential Projects must include the following statement on the certificate or attach the Declarations Pages as evidence of coverage. "General liability policy does not contain an exclusion limiting or removing liability arising out of residential construction."